

UNITED STATES BANKRUPTCY COURT

EASTERN District of MICHIGAN

In re Steven Wilson
DebtorCase No. 13-51377

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

The Bank of New York Mellon Trust Company, National Association as grantor Name of creditor: <u>trustee of the Protium Master Grantor Trust</u>		8
Last four digits of any number you use to identify the debtor's account: <u>xxxxxx4616</u>		Date of payment Change: <u>3/1/2014</u> Must be at least 21 days after date of this notice
Property address: <u>1288 Stamford Rd, Ypsilanti MI 48198-3256</u> TT# <u>420328B02</u>		New total payment: <u>\$1,344.92</u> Principal, Interest, and escrow if any

Part 1: Escrow Account Payment Adjustment

Will there be a charge in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attached is a copy of the escrow account statement, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 317.67New escrow payment: \$ 573.10**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's Variable-rate note?

- ☒ No
- ☐ Yes. Attached is a copy of the rate change notice, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attached is a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

☒

/s/

Signature

Date 1/7/2014

Print:

Adam Reatherford P70827

Title

Attorney for The Bank of New
York Mellon Trust Company,
National Association as grantor
trustee of the Protium Master
Grantor Trust

First Name Middle Name Last Name

Company

Trott & Trott, P.C.

Address

31440 Northwestern Hwy Ste 200

Number Street

Farmington Hills MI 48334-5422

City

State

Zip Code

Contact Phone

248.642.2515

Email

EasternECF@trottlaw.com

AMS Servicing, LLC3374 Walden Avenue, Suite 120
Depew, NY 14043**ESCROW ANALYSIS STATEMENT**

Phone Number: 1-866-919-5608

Loan Number: 4616

Statement Date: 12/20/13

000217

STEVEN WILSON
1750 BRIDGEWATER DR
YPSILANTI MI 48198-3280**RE: Important notice regarding your Annual Escrow Analysis and your new mortgage payment amount.**

Dear Borrower:

Each year, AMS Servicing, LLC, reviews your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment?

TABLE 1	Current Payment	New Payment (as of March 01, 2014)	Change
Principal and Interest	\$771.82	\$771.82	\$0.00
Regular Escrow Payments (Table 2 below)	323.74	434.57	110.83
Repayment of Escrow Shortage	-6.07	138.53	144.60
Total Payment	\$1,089.49	\$1,344.92	\$255.43

2. Why did the escrow portion of my payment change?

There are 2 main reasons your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on the expected vs actual property tax, insurance and/or other payments that were made this past year. Table 2 shows your payment results this past year.

TABLE 2 Escrowed Item	Expected Payments	Actual Payments	Change
CITY TAX	\$3,086.86	\$4,416.79	\$1,329.93
HAZARD INS	\$798.00	\$798.00	\$0.00
Total annual Escrow Payments	\$3,884.86	\$5,214.79	\$1,329.93
Monthly Escrow Payments	\$323.74	\$434.57	\$110.83

B. Repayment of Escrow Shortage - RESPA/Federal law allows lenders to maintain a 1 month reserve in your escrow account. If your state law or mortgage contract require a lower reserve, we will honor it. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. According to the projections shown in Table 3, your balance will fall below the minimum of \$434.57 in December. This means you have a shortage of \$1,662.37. Unless you elect to pay the shortage in full we will collect it over 12 months at \$138.53 per month. If your escrow shortage is paid in full, your new payment will be \$1,206.39.

Thank you for being a valuable customer of AMS Servicing, LLC.

AMS SERVICING, LLC.

Escrow Reserve - Shortage Repayment Coupon

You have the following options to repay your Escrow Shortage:

Option A

Do Nothing - The monthly reserve of \$138.53 will be automatically collected with your New Payment unless you select Option B below.

Loan Number: 4616

Option B

Repay the Escrow Shortage in Full - To repay the \$1,662.37 shortage in full, please submit your payment and this coupon to the following address:

Name: STEVEN WILSON

AMS Servicing, LLC.
3374 Walden Avenue, Suite 120
Depew, NY 14043

Amount Enclosed \$

Please allow 10 days from our receipt of the shortage payment to adjust your monthly payment

Table 3 - Annual History Disclosure Statement and the current estimate for escrow activity

For your records, Table 3 includes a detailed history of your escrow account transactions since your last analysis effective with your October, 2013 payment. Last year's projections are next to the actual activity. An asterisk (*) indicates a difference between the projected and actual payments and disbursements. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Table 3 also shows the current estimate for escrow activity, balances and required balances for each month. This table shows the projected low balance point used to calculate an escrow reserve shortage repayment or overage.

Table 3 Month	Description	Payments		Disbursements		Total Balance
		Estimate	Actual	Estimate	Actual	
History	Beginning Balance					-\$3,235.13
October		323.74	0.00 *	0.00	0.00	-3,235.13
November		323.74	0.00 *	0.00	0.00	-3,235.13
December	CITY TAX	323.74	4,854.67 E	2,667.00	2,667.00 E	-1,047.46
January		323.74	323.74 E	0.00	0.00 E	-723.72
February		323.74	323.74 E	0.00	0.00 E	-399.98

Current						Minimum Required	Difference
Estimate	Beginning Balance					-\$399.98	
March	HAZARD INS	434.57		798.00		-763.41	-1,197.98
April		434.57		0.00		-328.84	-763.41
May		434.57		0.00		105.73	-328.84
June		434.57		0.00		540.30	105.73
July		434.57		0.00		974.87	540.30
August	CITY TAX	434.57		1,749.79		-340.35	-774.92
September		434.57		0.00		94.22	-340.35
October		434.57		0.00		528.79	94.22
November		434.57		0.00		963.36	528.79
December	CITY TAX	434.57		2,667.00		-1,269.07	-1,703.64
January		434.57		0.00		-834.50	-1,269.07
February		434.57		0.00		-399.93	-834.50

** Low balance is used to determine escrow surplus or shortage in your escrow account resulting from anticipated disbursements for your property taxes and/or insurance premiums over the coming year. The difference between the projected balance and the minimum required balance will determine whether excess funds (surplus) or deficit funds (shortage) are projected for your escrow account in the coming year.

Still need more information about your escrow analysis? Please contact our customer service department at 1-866-919-5608.

You should consider this letter as coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However if you are in bankruptcy or received a bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

Please be advised that this is not an attempt to collect any pre-petition debt which has been previously claimed on the Proof of Claim. If there is, however, a shortage in your escrow account, this shortage amount only includes unpaid escrow advanced on your behalf after the date of bankruptcy filing, and does not include any unpaid pre-petition taxes or insurance advanced on your behalf and included on the proof of claim. If there is an overage in your escrow account, this will be sent to you only if your loan payments are current.